

KRS Medicare Retirees now eligible for Delta Dental coverage!



The oldest and largest dental insurance carrier in Kentucky with the largest dentist networks now offers you a choice of two dental programs.

Effective January 1, 2009, KRS Medicare Retirees can choose one of our plans. You purchase the coverage for one-year periods, and you have several different ways to pay the premium. Choose the program that best meets your needs.

Important features of our two plans:

Option 1

Delta Dental PPO

- Participating (par) dentists agree to fee discounts and cannot balance bill if their fees are higher. There are 900+ par dentists in Kentucky.
- 100% coverage for Diagnostic and Preventive services at par dentist offices with no deductible (x-rays, exam, teeth cleaning).
- 50% coverage for minor and major restorative services (12 month wait on major services).
- Participating dentists file all claims.
- Benefits are available through any licensed dentist, but benefits are reduced at out-of-network dentist offices.
- Lower rates for you.

Option 2

Delta Dental Premier

- Participating (par) dentists agree to not balance bill you if their fees are higher than our allowable fees. There are 1,500 + par dentists in Kentucky, or 86% of all practicing dentists.
- 100% coverage for Diagnostic and Preventive services at par dentist offices with no deductible (x-rays, exam, teeth cleaning).
- 50% coverage for minor and major restorative services (12 month wait on major services).
- Participating dentists file all claims.
- Benefits are available through any licensed dentist, but non-network dentists can balance bill you above our allowable fee.

Special offer!

Choose BOTH a Delta Dental plan and the VSP vision plan...

If you purchase a Delta Dental plan with the VSP vision plan, your combined rate will be lower than if purchased separately. Delta Dental and VSP are working together to give you the best value you can find!

To receive an informational packet with more plan details and rates, please call 1-866-480-4872 or log on to our website at www.deltadentalky.com and click on the KRS Medicare Retirees Information link.